

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 16-23036-SLM  
Chapter: 13  
Judge: Stacey L. Meisel

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Emmanuel C Baynosa  
16 Beacon Avenue  
Jersey City, NJ 07306

Social Security No.:  
xxx-xx-1908

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 10/26/16  
Time: 09:00 AM  
Location: Courtroom 3A, Martin Luther King Jr. Federal Building, 50 Walnut Street, Courtroom 3A,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: September 14, 2016  
JJW: lc

James J. Waldron  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Emmanuel C Baynosa  
 Debtor

Case No. 16-23036-SLM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 132

Page 1 of 1  
 Total Noticed: 15

Date Rcvd: Sep 14, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 16, 2016.

db +Emmanuel C Baynosa, 16 Beacon Avenue, Jersey City, NJ 07306-1502  
 cr +CITIMORTGAGE, INC., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 cr +WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 400 Fellowship Road, Suite 100,  
 Mt. Laurel, NJ 08054-3437  
 516275470 Bradshaw Properties, LLC, Attn: Jeremy Doppelt Realty Mgmt., Suite 502, 408 Main Street,  
 Boonton, NJ 07005-3701  
 516279658 ++CREDIT ACCEPTANCE CORPORATION, 25505 WEST 12 MILE ROAD, SOUTHFIELD MI 48034-8316  
 (address filed with court: Credit Acceptance, 25505 West 12 Mile Road,  
 Southfield, MI 48034)  
 516275471 CV XXVIII, LLC, Attn: Stern & Eisenberg, Esqs., 1040 N. Kings Highway, Suite 407,  
 Cherry Hill, NJ 08034-1925  
 516361313 Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083  
 516275472 CitiMortgage, Inc., 1000 Technology Drive, Mail Station 420, OFallon, MO 63368-2239  
 516390672 Citimortgage, Inc., PO Box 6234, Sioux Falls, SD 57117  
 516275474 Lunar Investments, John N. Giorgi, Esq. MBA, 2092 Morris Avenue, Second Floor,  
 Union, NJ 07083-6022  
 516275473 Phelan, Hallinan & Schmeig, 400 Fellowship Road, Suite 100, Mount Laurel, NJ 08054-3437  
 516390889 +Rodolfo S. Gardon, 3 Lanborn Ave., Congers, NY 10920-2007  
 516390886 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
 ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
 (address filed with court: Wells Fargo Home Mortgage, 8480 Stage Coach Cir,  
 Frederick, MD 21701)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 14 2016 23:22:28 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreregion03.ne.ecf@usdoj.gov Sep 14 2016 23:22:22 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

TOTAL: 2

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 16, 2016

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 14, 2016 at the address(es) listed below:

Andrew L. Spivack on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com  
 John Philip Schneider on behalf of Creditor CITIMORTGAGE, INC. nj.bkecf@fedphe.com  
 Marie-Ann Greenberg magecf@magtrustee.com  
 Michael Frederick Dingerdisen on behalf of Creditor WELLS FARGO BANK, N.A.  
 nj.bkecf@fedphe.com

TOTAL: 4